Certificate Number: 05781-PAM-DE-030183148

Bankruptcy Case Number: 17-03289



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 16, 2017, at 10:12 o'clock AM PST, Gregory Sabo completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: November 16, 2017 By: /s/Allison M Geving

Name: Allison M Geving

Title: President